

The **SBIL** *Wisdom* *(An external perspective)*



State Bank Institute of Leadership

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**A CENTRE OF EXCELLENCE
FOR GROOMING FUTURE LEADERS
IN BFSI SECTOR**

From the Director's Desk

Dear Readers

It is a matter of immense pride and satisfaction to introduce the inaugural issue of "The SBIL Wisdom," a significant knowledge initiative from SBIL, Kolkata. This magazine represents our commitment to fostering a culture of continuous learning, intellectual exchange, and progressive leadership thinking within the banking and financial services ecosystem.

In today's rapidly evolving environment, organizations are no longer defined solely by their operational strength, but by the quality of their ideas, adaptability of their leaders, and their ability to learn collectively. The financial sector, in particular, is witnessing transformational shifts driven by technology, changing customer expectations, and an increasingly complex risk landscape. In such times, platforms that encourage thought leadership and collaborative knowledge-sharing become not just relevant, but essential.

The SBIL Wisdom has been envisioned as one such platform. By inviting contributions from external faculty, industry experts, and experienced leaders, we aim to bring diverse perspectives that enrich professional understanding and stimulate meaningful dialogue. The themes covered in this issue ranging from nurturing women leadership and strengthening ethical decision-making, to leading in the age of AI and balancing high-tech transformation with human connection reflect the critical priorities shaping modern banking.

Equally noteworthy are insights on building high-performance teams through effective communication, adopting leadership approaches suited to new-age challenges, enhancing competitiveness through business agility, and converting workplace pressures into sources of strength and growth. Together, these perspectives underscore a central message: sustainable success in banking will increasingly depend on thoughtful leadership that combines innovation with integrity, and efficiency with empathy.

As we launch this first edition, I am confident that this magazine will evolve into a respected forum for ideas that inspire reflection, encourage best practices, and support the development of future-ready leaders.

I extend my sincere appreciation to all contributors and the editorial team for their efforts in bringing this initiative to life, and I invite readers to actively engage with and contribute to this growing reservoir of collective wisdom.

Happy reading!



Rajeev Ratna Srivastava
GM and Director, SBIL

From the Editor's Desk

Dear Readers,

It gives me great pleasure to present the inaugural issue of "The SBIL Wisdom," a knowledge initiative from SBIL, Kolkata. This magazine is envisioned as a vibrant platform for sharing ideas, experiences, and leadership perspectives from external faculty, industry experts, and thought leaders shaping the future of banking and financial services.

In a time of rapid technological change, evolving workforce expectations, and increasing societal responsibility, knowledge must extend beyond institutional boundaries. The SBIL Wisdom seeks to encourage dialogue, reflection, and collaborative learning to support this transformation journey.

The articles in this issue address themes highly relevant to today's banking ecosystem. They explore building and sustaining women leaders, and the importance of ethical decision-making in India's banking transformation, reinforcing that progress must remain rooted in values and trust.

Contributors also examine leadership in the digital era, including leading with insight in the age of AI, transitioning from high-touch to high-tech organizations, and the debate on AI as a profitability booster versus a strategic risk. These perspectives highlight the need to balance innovation with responsibility.

Equally significant are discussions on people and performance such as the role of two-way communication in building high-performance teams, leadership approaches that deliver results in the new age, and strategies for leading teams to achieve outcomes effectively.

In a competitive BFSI landscape, the issue also reflects on driving business agility to enhance competitiveness and the power of transforming pressure into leadership strength.

As we launch this magazine, our goal is to build a living repository of shared wisdom that inspires professionals to think deeply, lead purposefully, and continuously learn. We invite readers to actively contribute to this journey of collective growth.

Together, let us transform wisdom into action and learning into leadership impact.

Happy reading!



Rishi Deo Ray
DGM (Academics), SBIL

Index

Sl. No.	Contents	Page
1	<i>Potential to Power: Building and Sustaining Women Leaders</i> -Dr (Ms) Sugandha Sharma	6
2	<i>The Dharma of Digital Leadership: Ethical Decision-Making in Indian Banking Transformation</i> - Ms Antara Jha	12
3	<i>Leading with Insight in the Age of AI</i> - Dr (Ms) Ritu Gupta & Ms Subhashree Sahoo Iyer	18
4	<i>Migrating a "High-Touch" Organization to a "High-Tech" One Without Losing Its Soul (Trust)</i> - Shri Vinoth Mani & Dr (Ms) Bindu K Nambiar	24
5	<i>Artificial Intelligence in Banking: Profitability Booster or Strategic Risk?</i> - Shri Sailesh Kumar	31
6	<i>The Significance of Two-Way Communication in Building High-Performance Teams</i> - Shri Deepak Pramanik & Shri Saptarshi Gupta	41
7	<i>Leadership that Gets Results in the New Age</i> -Ms Aarthy Rangarajan	45
8	<i>Leading Teams and Achieving Outcomes with a Suitable Leadership Approach</i> - Dr (Ms) Jyoti Verma	50
9	<i>Tiriya Village: A True Model of Teamwork</i> - Dr (Ms) Naved Siddiqui	54
10	<i>Reimagining BFSI Competitiveness by driving Business Agility</i> - Shri Minal Shanghavi	60
11	<i>Stress Management: Transforming Pressure into Power</i> - Shri Nitai Das Prabhu	64

Potential to Power: Building and Sustaining Women Leaders

Walk into most organisations today and you will find bright, capable women leading projects, managing teams, and carrying huge responsibility. Yet, when you look at the very top (boards, CXO roles, key decision-making forums), the numbers often thin out dramatically. This gap is not about capability; it is about structures, mindsets, and cultures that still make it harder for women to rise and stay at the top. Let us explore the journey from the inside out, starting with understanding oneself, then looking at teams and peer networks, and finally examining the glass ceiling and what it really takes to build a collaborative environment where women leaders can not only reach the top but also thrive there. Every sustainable leadership journey begins with self-awareness. When women are clear about who they are, what they value, and how they prefer to lead, they are better equipped to make conscious career choices rather than simply reacting to opportunities or biases around them.

Self-understanding has a few important layers. It starts with values and purpose. Clarity on “What do I stand for?” and “What kind of impact do I want to create?” helps women decide which roles to pursue, which to decline, and where to push for change. Then comes an understanding of their strengths and style. Understanding



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natural strengths (whether it is relationship-building, problem-solving, influencing, or execution) helps women play to these strengths instead of constantly trying to “fit” a stereotypical leadership mould. Finally, emotional self-awareness, which means being able to notice one’s own emotions under pressure, recognise triggers, and regulate responses, is central to staying credible and composed in challenging situations.

For many women, the early professional years are spent walking a tightrope between competence and expectations: “Be confident but not aggressive,” “Be collaborative but also decisive,” “Be available for work but also the primary caregiver at home.” Without self-awareness, this tightrope act becomes exhausting. With self-awareness, the same woman begins to make deliberate choices, set boundaries, and design a



leadership identity that is authentic rather than reactive.

Leadership does not grow in isolation. Even the most self-aware leader is influenced by the team and environment around her. Teams can be deeply enabling for women or quietly draining, depending on norms, unwritten rules, and the behaviour of key influencers. At the team level, two things matter greatly. One is everyday interactions (who gets invited to key meetings, whose voice is heard, who is interrupted, and who is credited for ideas). These daily patterns either reinforce or challenge gendered notions of leadership. The second is informal networks (most organisational power flows through informal groups, coffee conversations, and “after-hours” discussions), and if women are excluded from these spaces, they can be technically strong yet still invisible where it truly counts.

Peer networks and communities of practice offer a powerful antidote. When women connect with each other across teams or functions, the benefits show up consistently. They offer a safe space, where peer groups provide a non-judgmental environment to talk about career dilemmas, biases, and self-doubt that might feel risky to express in formal settings. Listening to how other women have handled similar challenges, such as relocating for a role, negotiating for a bigger mandate, or managing dual responsibilities, creates

practical and context-rich learning. Someone in another department hears of a role, remembers a peer’s strength, and recommends her, opening doors that formal processes may not.

Strong peer networks, when nurtured deliberately, become an informal safety net and a source of courage. They tell women, in subtle and not-so-subtle ways, “You are not alone. Others have walked this path. You can too.”

While peer networks offer solidarity, mentoring and sponsorship provide direction and acceleration. The two are related but not the same, and understanding this difference is crucial for women leaders. Mentoring is about guidance and reflection. A mentor listens, challenges thinking, shares their own journey, and helps the mentee see choices and patterns more clearly. The focus is on development, confidence, and clarity. Sponsorship, on the other hand, is about visible advocacy. A sponsor uses their personal credibility and access to push for a woman’s inclusion in high-stakes projects, key roles, and promotion discussions. The focus is on opportunity and access, not just advice.

Women often end up over-mentored and under-sponsored, receiving plenty of feedback and encouragement but far fewer concrete opportunities. Changing this dynamic requires organisations to intentionally pair high-potential women



with senior leaders who have the clout to sponsor them into critical assignments. It requires mentors and sponsors to be aware of their own biases, so they do not unconsciously suggest “safe” or “supporting” roles instead of stretch, visible roles.

It also requires women to actively ask for what they want, such as “I would like to be considered for a P&L role” or “I am ready for a region-level responsibility,” rather than waiting to be noticed. Mentoring and sponsorship, when done well, act like a bridge between individual talent and organisational opportunity. They ensure that potential does not quietly stall at mid-levels because the right people never saw it in action.

The glass ceiling: Invisible but very real

The phrase “glass ceiling” has been used for decades, but for many women, it remains a painfully accurate description of lived reality. The glass ceiling refers to the set of invisible, often unspoken barriers that prevent women from progressing beyond a certain level, despite qualifications, experience, and performance.

These barriers tend to fall into three broad buckets. First are structural barriers, such as the lack of flexible policies, inadequate childcare support, rigid expectations of working hours, and career paths built around uninterrupted full-time work, which

favour those who can rely on others to manage responsibilities at home. Second are cultural barriers, including stereotypes about what a “leader” looks like, subtle penalties for women who are assertive, and the expectation that women should be more “accommodating” or “grateful” for opportunities. Third are organisational process barriers, which include biased promotion criteria, opaque succession planning, and evaluation systems that undervalue collaboration, stakeholder management, or people development, areas where many women excel.

Overcoming the glass ceiling is not about “fixing women”; it is about fixing systems. Some practical changes include making selection and promotion processes transparent, with clear criteria and diverse panels. This includes tracking gender data at each level and holding leaders accountable for closing gaps in hiring, promotion, and pay. It also involves redesigning roles and career paths to allow non-linear progression, lateral moves, and flexible arrangements without penalty.

At an individual level, women can work on building strategic networks, seeking sponsors, continuing to invest in leadership skills, and learning to challenge bias constructively rather than internalising it. But even the most determined individual cannot break a glass ceiling alone; it requires collective will and organisational courage. If the glass ceiling is the problem, a



genuinely collaborative and inclusive culture is the long-term solution. In such environments, leadership is seen as a shared responsibility, not a solo performance, and diversity is treated as a strategic advantage rather than a compliance requirement.

A collaborative culture that supports women leaders is built on psychological safety (where they feel safe to speak up, admit mistakes, share ideas, and challenge decisions without fear of being labelled “difficult” or “emotional”), shared decision-making (where decisions are made with input from different functions, levels, and perspectives, which naturally increases space for diverse voices), and recognition of collaborative work (where systems reward not only individual heroics but also team success, cross-functional projects, mentoring, and knowledge-sharing).

To build and sustain such an environment for women leaders, organisations can create formal women’s leadership programs that combine skill-building with mentoring, networking, and real business projects; set up mentoring circles and peer learning groups where women learn together, not just one-on-one; offer leadership training for all managers on inclusive behaviours, such as how to run inclusive meetings, give unbiased feedback, and support flexible working without stigma; and publicly celebrate the success stories of women leaders, not as token gestures but as evidence of what is possible when systems

evolve. Collaboration is not only about people being “nice” to each other; it is about designing work, roles, and recognition systems so women are not constantly forced to choose between ambition and belonging.

Sustaining women leaders: Keeping the momentum

Getting more women into leadership roles is only half the story. The other half is ensuring they stay, grow, and continue to influence the culture for those who follow. Many women who reach senior positions still report burnout, isolation, or the feeling of being “the only one in the room,” which can be deeply draining over time.

Sustaining women leaders over the long term calls for ongoing communities. These include alumni networks of leadership programs, informal circles, and cross-company forums that allow senior women to keep learning, sharing, and supporting each other. It also requires continued coaching and mentoring as roles become more complex. A confidential space to reflect on decisions, dilemmas, and identity becomes even more important.

There is a need for honest conversations about barriers. This should happen in regular forums where senior leaders, both men and women, look at data, listen to stories, and commit to removing specific obstacles rather than making generic statements about diversity. Intentional role

modelling also matters. Senior women who share not only their achievements but also their struggles make it easier for younger women to imagine a sustainable path for themselves.

When organisations treat women's leadership as a long-term, strategic priority rather than a short-term initiative, the culture slowly shifts. Leadership sustainability requires ongoing reinforcement. Women leaders benefit from continued peer networks, alumni communities of leadership programs, executive coaching, and periodic "barrier-breaking" conversations that address evolving challenges at senior levels.

Career stages bring different pressures,

such as visibility, work-life integration, board readiness, or legacy building. Self-awareness helps women recalibrate their leadership approach at each stage, while supportive ecosystems ensure they do not navigate these transitions alone.

The path forward calls for collective action. Individuals must invest in self-awareness and intentional networking. Leaders must mentor, sponsor, and challenge biased systems. Organisations must consciously design ecosystems where women's leadership can thrive, scale, and endure.

When self-awareness meets systemic support, women's leadership does not merely survive, it transforms organisations and redefines the future of leadership itself.

♥

About the Author

Dr. (Ms) Sugandha Sharma (Ph. D, MBA, NCMP Certified) is a passionate trainer and academician with keen interest in exploring the behavioral side of business, working intensely and thoroughly with employees, students, colleagues and fellow researchers to experiment and find ways to make learning an engaging journey.



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- **Empower your leadership journey:** Unlock new strategies, sharpen your edge and amplify your influence

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Registration Send an email on
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The Dharma of Digital Leadership: Ethical Decision-Making in Indian Banking Transformation

In the quiet yet dynamic corridors of India's banking sector, a silent revolution is unfolding, one that transcends technology and reaches into the moral and philosophical fabric of leadership itself. It is not merely a shift toward digitization; it is a redefinition of Dharma the sacred principle of righteous action in the context of leadership, ethics, and digital governance. In this transformative era, the Indian banking ecosystem is witnessing a profound metamorphosis where digital leadership is no longer about adopting new systems but about upholding a higher moral order in managing those systems responsibly, transparently, and empathetically.

Digital transformation in Indian banking has evolved from being a technological upgrade to becoming a governance revolution. What began as automation and convenience has now become a matter of institutional integrity, strategic foresight, and ethical stewardship. Visionary banking leaders have realized that in the age of artificial intelligence, cybersecurity, and data-driven decision-making, leadership must go beyond algorithms. It must embody values. The role of a leader, therefore, is no longer confined to managing balance sheets or profit margins, but to ensuring that technology serves humanity with justice,



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fairness, and inclusion in the very essence of Dharma.

The Indian banking industry, one of the largest in the world, has been undergoing a remarkable shift from traditional management hierarchies to agile, tech-savvy, and customer-centric leadership structures. This transformation represents a cultural evolution as much as a digital one. The rigid bureaucratic models of authority and control have made way for adaptive, cross-functional leadership teams that operate through collaboration and data intelligence. Senior executives, once accustomed to procedural decision-making, now embrace real-time analytics, customer sentiment dashboards, and digital governance metrics. In this new paradigm, agility, inclusiveness, and innovation replace hierarchy as the defining features of leadership.



The Indian philosophy of Dharma, when juxtaposed with modern digital leadership, offers a profound framework for ethical governance. In ancient texts, Dharma was not a set of rules but a principle of harmony – a way of ensuring that every action contributes to the greater good. Translating this into the digital age, ethical digital leadership requires every technological decision to be aligned with fairness, transparency, and accountability. Leaders in Indian banking are now consciously integrating this moral lens into their digital strategies, ensuring that automation does not erode empathy, that efficiency does not overshadow ethics, and that innovation does not compromise inclusion.

Leadership accountability has become central in managing cyber risks, digital fraud, and AI-driven threats. As cyber threats grow in sophistication, leadership is being tested not only for its technical response but for its ethical judgment. When data breaches occur or algorithms malfunction, the question is not only “how fast can we fix it?” but also “how responsibly do we respond?” In this regard, Indian banking leaders have begun to embody a culture of proactive governance. They are establishing dedicated cybersecurity command centers, conducting regular digital audits, and adopting international frameworks such as ISO 27001. But more importantly, they are creating a culture of accountability where responsibility for digital safety is not

delegated but shared across every layer of the institution.

In this age of digital intelligence, leadership strategies leveraging Big Data, predictive analytics, and AI are shaping the future of financial inclusion. Indian banks, guided by visionary leadership, are utilizing data-driven models to identify underserved communities, customize financial products, and predict credit risk with greater precision. The fusion of analytics and empathy is allowing banks to extend services to millions who were once outside the formal financial ecosystem. This is the Dharma of inclusion where technology becomes the instrument of social upliftment rather than exclusion.

Equally significant is the emergence of emotional intelligence and empathy as pillars of digital leadership. Amidst dashboards and data models, the human connection remains irreplaceable. Modern banking leaders recognize that the most sophisticated technology cannot substitute the warmth of understanding a customer’s fear, confusion, or aspiration. In institutions like HDFC Bank and ICICI Bank, leadership programs now emphasize “digital empathy” the ability to perceive the emotional impact of digital interactions and design systems that make customers feel secure, respected, and understood.

Leadership innovation is also bridging the rural urban divide through digital banking



platforms. Initiatives such as SBI's YONO, ICICI's InstaBIZ, and HDFC's SmartHub are enabling seamless banking access for small entrepreneurs, farmers, and microenterprises in India's remote regions. These innovations are not accidental; they are outcomes of leadership foresight that views technology as a social equalizer. The philosophy of Sarvodaya upliftment of all resonates deeply in these digital inclusion efforts. Leaders are ensuring that digital banking is not a privilege but a right, accessible to every citizen regardless of geography or literacy.

The journey of State Bank of India, HDFC Bank, and ICICI Bank illustrates the practical dimensions of digital leadership. These institutions have navigated legacy systems, complex regulatory frameworks, and fierce competition to build digital resilience. SBI, with its mammoth customer base, transformed itself through YONO into a digital-first enterprise without losing its social mandate. HDFC Bank pioneered mobile-first customer experience while maintaining strict compliance with RBI norms. ICICI Bank embraced fintech partnerships and AI-driven platforms to create smart business ecosystems. Each of these case studies highlights how leadership vision, when rooted in ethics and innovation, can turn challenges into catalysts of transformation.

In virtual banking ecosystems, where physical presence is replaced by digital

interfaces, leaders must cultivate credibility, transparency, and digital empathy. Trust once built through personal relationships now depends on how securely data is handled, how clearly information is shared, and how sincerely grievances are resolved. Leaders are redefining trust as a function of openness and technological transparency. Digital empathy, therefore, is not merely sentiment; it is a strategic commitment to humane technology.

Human-machine collaboration is redefining jobs and ethics in Indian banking. Artificial Intelligence now screens loan applications, predicts fraud, and automates transactions. Yet leadership must ensure that human oversight, fairness, and moral accountability remain intact. Ethical AI adoption is becoming a leadership responsibility. It is no longer sufficient to rely on AI efficiency; leaders must question whether their algorithms discriminate, whether their automation marginalizes, and whether their digital transformation respects human dignity.

Women leaders are emerging as key architects of India's digital banking reforms. Their leadership style, often characterized by empathy, collaboration, and ethical consciousness, is transforming fintech innovation. From Naina Lal Kidwai's pioneering leadership in banking modernization to contemporary fintech leaders driving inclusive finance, the feminine dimension of leadership is bringing





balance to a domain often dominated by data and logic. The rise of women in digital leadership reflects India's growing commitment to equality in innovation and governance.

Leadership diplomacy is also shaping India's fintech ecosystem. The collaboration between banks, regulatory bodies, and technology companies requires co-creation and not competition. Leadership diplomacy; a new skill in the digital age is helping build bridges between public and private sectors. Through cooperative engagement with the Reserve Bank of India, National Payments Corporation of India (NPCI), and various fintech startups, leaders are ensuring that innovation thrives within the boundaries of regulation and national interest.

When digital crises strike from cyberattacks to data leaks, leadership is measured by composure, transparency, and recovery speed. Effective crisis leadership is not reactive but anticipatory. Indian banking leaders now emphasize multi-layered communication systems, swift public disclosures, and coordinated recovery frameworks that restore confidence without panic. Decision-making during digital crises reflects the leader's moral compass as much as their strategic ability.

A new paradigm of "cyber hygiene" and "digital ethics" is emerging, with leadership as its driving force. Leaders are not only implementing security protocols but also cultivating awareness and responsibility

among employees. By embedding cyber ethics into training, performance evaluations, and corporate culture, they are creating institutions where every employee becomes a guardian of digital trust.

Sustainability, once a matter of environmental policy, is now part of a digital strategy. Leadership-driven sustainability practices such as paperless banking, virtual meetings, and eco-friendly data centers demonstrate how digital innovation can reduce environmental footprints. Indian banking leaders are showing that being green and being digital are not opposing goals but complementary facets of responsible progress.

Balancing automation with empathy has become an art form in leadership. A chatbot may answer faster, but a human may understand deeper. The best digital leaders combine both ensuring efficiency without losing emotional connection. Customer satisfaction in the digital-first era depends not on the speed of response but on the sensitivity behind that response.

Leadership in Indian banking also involves navigating complex compliance landscapes. Managing alignment with RBI directives, CERT-In guidelines, and the upcoming Data Protection frameworks requires vigilance and integrity. Effective leaders integrate compliance not as a burden but as a culture of ethical governance. Transparency in compliance strengthens customer trust and institutional reputation.



Digital trust is also shaped by behavioral leadership approaches. Leaders today study not just financial risks but human behavior, how users perceive security, how they react to phishing, and how they develop trust in digital systems. This psychological awareness helps leaders design safer, more intuitive banking experiences.

Innovation-led leadership has been a defining feature of Indian banking success. The development of SBI's YONO, ICICI's InstaBIZ, and HDFC's SmartHub reflects leadership that sees technology as empowerment. These platforms are not merely tools; they are the living embodiment of visionary leadership that blends strategy, empathy, and technology into a cohesive service ecosystem.

Looking ahead, leaders are already anticipating the impact of quantum computing, blockchain, and next-generation ecosystems. These technologies will redefine speed, security, and trust in banking. Leadership foresight into the ability to prepare institutions for unknown digital futures will be the new determinant of success.

Reskilling and talent development have become leadership imperatives. Indian banks are investing heavily in training employees in AI, analytics, and cybersecurity. This human capital renewal ensures that digital transformation is inclusive and sustainable. Leaders

understand that technology without skilled people is hollow; empowerment must accompany evolution.

On the frontier of cybersecurity, leadership vision is defending India's financial sovereignty from global digital threats. Protecting national financial infrastructure is not only a technical task but a patriotic duty. Banks now collaborate with cyber agencies, defense institutions, and global partners to ensure that India's financial digital backbone remains resilient against cross-border cyber aggression.

The coordination among NPCI, RBI, and banking leaders in driving the Unified Payments Interface (UPI) revolution stands as a testimony to visionary digital governance. It is not just a technological triumph but a symbol of collaborative leadership that places trust and innovation at the heart of national progress. The success of UPI has redefined global perceptions of India's digital capacity an achievement made possible through disciplined, ethical, and inclusive leadership.

Ultimately, digital banking leadership in India is contributing to the nation's grand vision of Digital Bharat an India that is technologically empowered, ethically governed, and socially inclusive. Digital leadership here is not about machines; it is about minds and morals. It is about ensuring that as India advances toward a trillion-dollar digital economy, it does so with a conscience rooted in Dharma.

In the final reflection, The Dharma of Digital Leadership is not a metaphor; it is a necessity. It reminds us that the success of digital transformation will not be measured merely by efficiency or profit, but by the balance between innovation and integrity, speed and sincerity, automation, and

empathy. In India's banking transformation, Dharma stands as the invisible compass, guiding leaders to act not only intelligently but righteously to ensure that the light of technology always shines within the boundaries of ethical truth.

About the Author

Ms Antara Jha is a leading Indian cyber law expert working with the Ministry of Electronics & Information Technology (MeitY), Government of India. With deep expertise in cybercrime, data protection, and digital forensics, she has been instrumental in shaping national-level conversations around cybersecurity policies, digital safety, and international cyber law frameworks. She has expertise in Cybercrime investigation and legal frameworks, Digital data privacy & governance (e.g., Aadhaar, DigiLocker), Emerging tech risks in AI, blockchain, and IoT security. She was honoured Lawyer of the Year (Defence Research) 2025 by the Indian National Bar Association by Hon'ble Justice K.G. Balakrishnan, former Chief Justice of India and Ajay Gupta (Joint Secretary, Department of Legal Affairs - Government of India), on the occasion of our 76th Constitution Day.



Mahatma Gandhi

Leading with Insight in the Age of AI

AI Everywhere — What This Means for Leaders

Artificial intelligence is no longer a distant idea confined to technology circles. It has quietly entered the smallest corners of daily life. Many young people now rely on AI even for simple choices such as what to eat, where to go, or how to start a conversation. These may seem like light decisions, but they signal a deeper shift. AI is becoming the first place people turn for guidance.

This pattern naturally carries over into the workplace. Increasingly, emails will be drafted by AI before leaders see them. Team members will consult AI on how to phrase a message to a colleague or how to respond to a customer. Employees who grew up with digital assistants will expect similar support at work.

For leaders, this creates a new environment. The challenge is not only learning a new technology. The larger shift is understanding a new way of thinking and a new rhythm of decision making. When AI becomes a constant companion, leadership moves from giving answers to guiding judgment. The role of the leader expands from directing tasks to shaping how people and machines work together.



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This raises important questions.

- How can leaders build trust when AI influences communication?
- How can they maintain authenticity when part of the language comes from an algorithm?
- How can they ensure that teams use AI wisely and not depend on it blindly?

Leaders do not need to become AI experts, but they do need to recognize the behavioral and cultural changes AI is creating. Organizations that succeed will be those where leaders treat AI as a capable partner, one that adds speed and clarity while still relying on human judgment to provide direction.

Leadership Must Evolve Faster Than Technology

As AI becomes more present in everyday

work, the expectations placed on leaders are shifting quickly. Technology is advancing at remarkable speed, while leadership practices often move more slowly. Many leaders still rely on experience and intuition, yet the environment around them now demands new forms of awareness.

AI can process information, detect patterns and support decisions with impressive efficiency. It can review documents in seconds and compare options instantly. What it cannot offer is the broader judgment that leadership requires. AI does not understand the emotional landscape of a team, interpret tone or balance long-term purpose against short-term gains. These responsibilities remain with humans.

This creates a new leadership challenge. Leaders may not need deep technical expertise, but they do need to understand what AI can and cannot do. They must know when to trust AI and when to pause and apply human reasoning. Leaders also need to help teams build this awareness so employees use AI confidently but remain thoughtful and responsible.

The largest gap in organizations today is not technological. It is the gap between the speed of AI and the pace at which leaders adapt. When leaders understand AI only at the surface level, they risk either relying on it too heavily or avoiding it entirely. Both limit the organization's potential.

Leadership in the AI era calls for a fresh

balance. It involves learning quickly, asking better questions and guiding teams through uncertainty. Leaders who adopt this mindset will be equipped to make decisions that remain both data-informed and people-centered.

The Leadership Playbook for the Age of AI

As AI becomes a regular presence in the workplace, leaders need a clear and practical set of capabilities that help them guide their teams with confidence. The following eight leadership capacities form a simple playbook for the AI era. These ideas come directly from the evolving expectations of modern organizations and reflect the blend of human judgment and technological awareness that effective leadership now requires.

1. AI-Aware Curiosity: Leaders do not need to be technical experts, but they do need to stay curious. Understanding what AI can do and where it falls short helps leaders ask the right questions and make informed decisions. A curious leader encourages the team to explore AI responsibly instead of resisting it or adopting it blindly.

2. Principled Decision-Making: As AI speeds up access to information, the ethical dimension of leadership becomes even more central. Leaders must focus on questions of fairness, transparency and accountability. Ethical decision-making builds trust, both inside the organization and with customers who expect responsible use of technology.



3. Boundless Team Activation: AI initiatives often require collaboration across functions and sometimes even across organizations. Leaders must be able to bring the right people together quickly, align them around a shared goal and create an environment where experimentation is encouraged. Influence and coordination matter more than hierarchy.

4. Emotional Intelligence: With AI taking over many routine and technical tasks, human skills become more valuable. Leaders must understand emotions, manage conflict and support people through change. Teams look to leaders not only for direction but also for reassurance and empathy during transitions.

5. Adaptability and Learning Agility: The pace of AI development means leaders cannot rely on static knowledge. They must be open to learning, comfortable with uncertainty and ready to adjust their approach as new tools and patterns emerge. This flexibility helps organizations stay resilient during rapid change.

6. Strategic Vision and AI Literacy: Leaders need to see how AI fits into the long-term direction of the organization. This includes identifying new opportunities, using data to guide strategy and understanding enough about AI to set realistic goals. Strategic clarity helps teams focus on the possibilities rather than the disruptions.

7. Communication and Trust Building: AI-driven change can create anxiety within

teams. Leaders must communicate openly about why AI is being used, how it will affect work and what support will be provided. Transparent communication builds trust and helps people stay engaged as new tools are adopted.

8. Ethical Governance and Accountability: Responsible leadership requires clear guidelines for how AI should be used. Leaders must anticipate risks, define boundaries and ensure that AI tools must align with organizational values. Accountability creates a foundation for safe and trustworthy adoption.

The Human Edge, What Machines Still Cannot Do

As AI becomes more capable, it is easy to assume that technology will eventually take over most workplace responsibilities. Yet the most meaningful aspects of leadership remain rooted in human ability. AI can process information at remarkable speed, but it cannot understand the emotional or social context in which leadership decisions are made. This creates a space where human strengths matter more than ever.

Empathy is one of the most important human capacities. Leaders must understand what their teams are feeling, especially during times of change. AI may recognize patterns, but it cannot sense hesitation, interpret a pause or understand what motivates people to do their best work. These subtle forms of understanding shape strong relationships.

Leaders also create meaning and purpose. AI can suggest actions, but it cannot explain why something matters or how it aligns with organizational values. Employees rely on leaders to connect tasks with purpose, which builds motivation and commitment.

Another unique human skill is the ability to make sense of ambiguity. AI performs well when rules and data are clear. Leadership often requires navigating situations where information is incomplete and trade-offs are complex. In these moments, leaders rely on judgment and experience to guide their teams forward.

Culture building is also an area where machines have limited influence. A healthy culture depends on trust, shared norms and consistent behavior. Leaders set the tone and reinforce the values that define how people work together. AI may support processes, but it cannot nurture belonging or encourage the informal interactions that strengthen teams.

The human edge lies not in competing with AI but in complementing it. Leaders who understand their strengths and use AI as a supportive tool will guide their organizations with clarity. The goal is not to match the precision of machines but to elevate the qualities only people can bring.

Leadership as a Partnership with AI

As organizations continue to adopt AI in

everyday work, the future of leadership will not be defined by choosing between human capability and technological advancement. It will be defined by how well the two are integrated. AI brings speed and efficiency, while human prudence bring judgment, values and vision. When these strengths work together, organizations become more adaptable and more innovative.

Successful leaders will be those who see AI as a partner that extends what teams can achieve. This includes using AI to reduce routine work, surface insights and support decisions, while keeping human perspective at the center. It also requires helping employees understand AI's role and ensuring that technology is used in ways that build trust.

Leadership in this environment calls for ongoing reflection. Leaders must consider how AI influences culture, communication and alignment with organizational purpose. They must ensure that technology supports people, not the other way around.

The goal is not a fully automated workplace. The goal is a workplace where humans and AI strengthen one another. Leaders who prioritize thoughtful integration, ethical choices and clear communication will guide their teams with confidence. As AI evolves, leadership grounded in empathy, clarity and responsibility will remain essential.

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“
In the end, artificial intelligence is about
enabling machines to adapt and understand
the world as we do.”
”

Demis Hassabis

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Migrating a "High-Touch" Organization to a "High-Tech" One Without Losing Its Soul (Trust)

In the Indian banking landscape, Public Sector Banks (PSBs) are not merely financial intermediaries. They are social institutions. For decades, the familiar rhythm of face-to-face interactions, known as the high-touch model, has been the foundation of trust. Customers did not just visit a branch. They visited people. place people turn for guidance.



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Yet, the human-only architecture that once sustained this trust is no longer economically or operationally viable. Digital-native competitors are redefining efficiency, convenience, and scale. The challenge for PSBs is therefore not whether to digitize, but how to migrate to high-tech without eroding the very trust that defines their soul.

Why This Transition Is Uniquely Hard for PSBs (And Why That Matters)

The migration from high touch to high-tech is often discussed as a technology problem. For Public Sector Banks, it is not. It is an institutional dilemma rooted in history, mandate, and identity.

Unlike private or digital-native banks, PSBs were not designed merely to optimize

capital. They were designed to stabilize society. They absorbed political priorities, regional imbalances, financial inclusion mandates, and employment obligations that no balance sheet fully captures. Over decades, this created a workforce and a customer base bonded not by efficiency, but by continuity.

This is why digital transformation in PSBs carries a moral weight that is absent elsewhere. A private bank customer expects speed. A PSB customer expects presence. A fintech user tolerates failure if the app improves next week. A PSB customer interprets failure as abandonment.

This difference explains why copy-pasting private-sector digital strategies into PSBs

repeatedly fails. The issue is not resistance to technology. It is resistance to dislocation without reassurance. Every transformation initiative is subconsciously evaluated by staff and customers alike on one question:

“Will this bank still stand with me when things go wrong?”

The Mathematical Imperative: Closing the Efficiency Gap

Digital migration is often framed as innovation. For PSBs, it is defensive survival economics.

The Cost-to-Income Reality

Major PSBs continue to operate with Cost-to-Income (C/I) ratios of 48–53%, while lean, digital-native banks operate at 35–38%. This gap is not cosmetic—it is existential. Every percentage point of inefficiency limits pricing power, constrains profitability, and reduces the ability to invest in talent and technology.

Cost of Customer Acquisition

Traditional branch-centric sourcing is expensive. Relationship officers, paperwork, and physical onboarding inflate costs. Transitioning to a Super App ecosystem—where discovery, onboarding, servicing, and cross-selling coexist—can reduce retail acquisition costs by nearly 60%. This alone changes the economics of inclusion, allowing PSBs to serve more customers without proportionally increasing overheads.

The NIM Drag

High fixed costs—rent, clerical staffing, and manual operations—create a persistent drag on Net Interest Margins (NIM). Meanwhile, routine services like passbook updates, balance inquiries, and tax certificates have seen footfall drop by nearly 40% in the last 24 months. Maintaining full-scale branches for diminishing transactional demand is a structural mismatch between cost and value.

What the Numbers Look Like on the Ground

While aggregate Cost-to-Income ratios tell a compelling story, the lived economics of a branch reveal why digitization is unavoidable.

A typical urban PSB branch carries high fixed costs: premium rent, full clerical staffing, utilities, and security, regardless of whether customer footfall is high or low. Yet nearly 60–70% of daily walk-ins now involve low-value transactions that are already available digitally. Each such interaction consumes human bandwidth without generating proportional value.

In rural and semi-urban branches, the paradox deepens. Transaction volumes are lower, but trust density is higher. Here, the branch functions as a financial anchor during crop failures, medical emergencies, or pension disruptions. Digitization does not reduce the need for the branch; it changes the nature of its role.

Uniform branch models therefore create



inefficiency at both ends. Urban branches efficient, but they quietly erode trust; purely human-only branches preserve warmth, but at the cost of speed and scalability. The sustainable answer lies in phygital design- smart centres where customers begin with intuitive self-service kiosks yet see and feel the presence of trained staff who can step in at the right moment. In such models, a transaction can flow seamlessly from digital to human support without friction, anxiety, or repetition. Evidence from high-trust institutions shows that these environments achieve stronger customer retention and deeper engagement than extreme. In a trust-centric business-like banking, a minimal but visible human presence is not an overhead, it is the foundation on which digital confidence is built.

Closing the “Productivity Vacuum”: An HR Roadmap

Technology by itself does not produce productivity, role clarity does.

The Operational Flip

As banking shifts from a legacy operating model, where nearly 80% of staff time was absorbed by vouchers, clearing, and reconciliation, to a high-tech model in which up to 90% of these activities move to customers’ phones or backend automation, a silent gap opens. This is the productivity vacuum. Employees remain physically

present in branches, but the work that once justified their time has disappeared. Unless these roles are deliberately redesigned and people are reskilled for higher-value engagement, data-driven advice, and relationship management, automation does not deliver efficiency. It merely creates underutilised capacity. Closing this vacuum is therefore not an IT problem, but a core HR and operating-model challenge. What emerges is a Productivity Vacuum- staff who are physically present but operationally redundant unless reskilled.

The Upskilling Gap

Despite digital rollouts, only 18% of middle management is currently trained in Data Analytics or Consultative Selling. This leaves a large segment of employees uncertain about relevance, value, and future roles.

The Rise of the “Digital Diplomat”

The future Public Sector Bank employee will no longer be a transaction gatekeeper, but a Digital Diplomat, someone who is as comfortable navigating tablets, dashboards, and analytics as they are listening to customers’ life stories, aspirations, and anxieties. Instead of guarding access to systems, they will guide people through them, helping customers make confident choices in an increasingly digital environment. This shift fundamentally changes the economics of the branch- when employees become trusted guides rather

than process handlers, they move from suffer from transaction overload. Rural branches suffer from under-utilization. A high-tech architecture allows PSBs to rebalance this equation, shifting transactions to digital channels while preserving branches as trust and advisory centres rather than processing factories. Digitization, when applied intelligently, is not a withdrawal from geography. It is a redistribution of attention.

The “Trust Paradox”: Protecting the Bank’s Soul

Trust is not binary. It has layers. Trust in banking is often spoken about as a single emotion. It operates in layers, and each layer responds differently to technology. Transactional Trust is built on speed, accuracy, and uptime. Customers trust that their balance is correct, their payment will go through, and their app will not crash. Digital systems excel here.

Advisory Trust is built on competence and explanation. Customers trust that the bank understands products, risks, and consequences, especially for loans, investments, and long-term commitments. This layer still requires human interpretation.

Existential Trust is deeper. It is the belief that the bank will not disappear when life becomes complicated, during disputes, loss, or uncertainty. This is where PSBs

historically dominate.

Digital platforms strengthen the first layer dramatically. They partially support the second. They struggle with the third. The strategic error many institutions make is assuming that excellence in Transactional Trust automatically migrates upward. It does not. Existential Trust is accumulated through presence over time, not interface quality. The genius of the phygital model is not efficiency — it is alignment. Technology handles what it does best, while humans are preserved for the moments that define institutional faith.

The Preference Gap

Data reveals a striking Trust Paradox:

- 68% of customers prefer digital channels for speed and convenience.
- 82% still insist on a physical branch for Moments of Truth—grievance redressal, housing loans, large value decisions, or deceased claims.

Speed builds convenience. Presence builds confidence.

Person-Dependent Trust

In PSBs, trust is often person anchored. When a legacy staff member with 10+ years of local tenure is transferred without a digital or relational handover, branches experience a 12–15% dip in sticky deposits within the first quarter. Customers are not reacting to policy. They are reacting to the loss of a familiar human anchor.

The Phygital Answer

Purely human-less branches may look being viewed as cost centres to becoming powerful multipliers of trust, loyalty, and long-term value.

What Happens When Role Redesign Is Ignored

When technology removes tasks but not identities, institutions enter a dangerous middle zone.

Employees arrive at work with fewer operational responsibilities but no new purpose. They are neither busy nor useful, a condition far more corrosive than overwork. This leads to ritual activity-logging into systems, generating reports, complying with instructions that feel disconnected from customer reality.

Over time, this creates silent resistance. Not protest, but withdrawal. Younger officers disengage or leave. Experienced staff protect old processes because they protect self-worth. Informal hierarchies replace formal ones, and transformation stalls without open opposition.

Most critically, customers sense the confusion. An employee who is unsure of their relevance cannot project confidence. Trust erodes not because systems fail, but because meaning dissolves.

Role redesign, therefore, is not an HR initiative. It is a stabilization strategy.

Overcoming the “Dislocation Impact”

Digital transformation has a psychological cost, especially in legacy institutions.

Digital Anxiety

Studies show 65% of staff aged 45+ report significant anxiety during major system migrations. This manifests in a 20% spike in medical leave, passive resistance, or silent disengagement. Ignoring this is not efficiency—it is institutional self-harm.

The Reporting Bottleneck

In many branches today, Managers spend up to four hours a day manually compiling and reporting digital metrics for Zonal Offices, a routine that quietly turns leaders into clerks. This administrative drag strips them of the time and attention they should be investing in what truly moves performance-coaching their teams, reassuring anxious staff navigating change, and anchoring the cultural shift required for a digital-first bank. When leadership energy is consumed by reporting, the organisation pays a far higher cost than just lost hours. It loses momentum.

Digital Fatigue Is a Leadership Failure, Not a Staff Failure

Digital anxiety is often framed as a generational issue. Evidence suggests otherwise. Anxiety peaks not because staff

cannot learn systems, but because systems keep changing without a declared end-state. Parallel operations, manual plus digital, exhaust institutions. Employees are trained, retrained, and retrained again while being told that “this is temporary.” Temporary, however, becomes permanent. Cognitive load accumulates. Confidence drops.

Leadership unintentionally worsens this by over-reporting. When managers spend hours feeding dashboards upward, digital becomes associated with surveillance rather than empowerment. Transformation feels extractive.

What reduces anxiety is not more training. It is clarity. Clear role definitions. Clear success markers. Clear communication that digital systems are here to stay, and that human value will not be erased but

redirected. Reassurance is a leadership competency, not a soft add-on.

Conclusion: The New PSB DNA

Migrating a high-touch Public Sector Bank into a high-tech institution is not a software project. It is a soul-searching mission. The banks that succeed will grasp a simple but powerful truth: digital delivers velocity-speed, scale, and efficiency, while people deliver veracity- trust, reassurance, and meaning. The future therefore belongs to institutions that use technology to remove friction and humans to create faith. In this new DNA, trust is not diluted by digitisation. It is re-encoded, stronger and more resilient than before. The objective is not to replace the human heart of PSBs, but to release it from clerical chains, so it can do what it has always done best—stand with people at the moments that matter most.



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*In matters of style, swim with the current;
in matters of principle, stand like a rock.*

Thomas Jefferson

Artificial Intelligence in Banking: Profitability Booster or Strategic Risk? Opportunities, Implications and Concerns for the Modern Bank

“AI will not replace bankers. But bankers who use AI effectively will replace those who do not”

– A reality banks must prepare for, not debate.

Introduction: From Buzzword to Balance Sheet Impact

Artificial Intelligence (AI) has moved rapidly from being a futuristic concept discussed in technology conferences to a core strategic lever influencing bank profitability. What started with chatbots and rule-based automation has evolved into advanced predictive analytics, intelligent credit scoring, fraud detection, customer behaviour modelling, and personalized financial advisory.

For banks, the key question is no longer whether to adopt AI, but how to deploy it responsibly, profitably, and sustainably – while managing risks, ethical concerns, and workforce implications.

This article examines:

- How AI directly and indirectly enhances bank profitability
- Practical use cases already delivering results
- Key concerns and risks that leadership must address
- Actionable steps for banks to maximize gains while minimizing pitfalls



*Shri Sailesh Kumar,
Union Bank of India*

Understanding AI in the Banking Context

In simple terms, AI refers to systems that can learn from data, identify patterns, make predictions, and support decision-making with minimal human intervention.

In banking, AI typically manifests through:

- **Machine Learning (ML)** – predictive credit scoring, churn prediction
- **Natural Language Processing (NLP)** – chatbots, document analysis
- **Robotic Process Automation (RPA) with AI** – intelligent workflows
- **Advanced Analytics** – risk modelling, profitability analysis

Importantly, AI is not a standalone solution. Its effectiveness depends on data quality, governance, human oversight, and organizational readiness.

AI as a Profitability Engine: Where the Real Gains Lie

1. Cost Optimization: Doing More with Less (Without Compromising Control)

Why Cost Optimization is the First and Fastest Profit Lever: For banks, cost optimization directly improves profitability by reducing the cost-to-income ratio—a metric closely watched by boards, regulators, and investors. AI enables banks to move beyond traditional cost-cutting (branch rationalization, manpower reduction) towards intelligent efficiency.

Unlike manual automation or simple RPA (Robotic Process Automation), AI: Learns from historical patterns, Improves accuracy over time and handles exceptions better. This means sustainable cost reduction, not one-time savings.

How AI Reduces Costs in Practical Banking Operations

a) Intelligent Process Automation (IPA)

AI combined with RPA allows automation of: Account opening verification, KYC document scrutiny, Loan documentation checks and Reconciliation and exception handling

Difference from traditional automation: AI can read unstructured documents, understand context, and flag anomalies instead of following rigid rules.

Impact on profitability: Reduced manpower cost, Lower rework and error correction expenses and faster processing improve customer satisfaction

b) Reduced Operational Errors and Leakage

Human errors in banking operations often lead to: Financial losses, Customer complaints and Regulatory penalties. AI minimizes such errors by: Consistent rule application, Automated cross-checks and Real-time validation

Profit Lever:

Less leakage = direct protection of profits.

c) Optimized Resource Allocation

AI can predict: Peak workload periods, Branch-wise transaction volumes and Staff requirement by function. This enables dynamic manpower planning, ensuring optimal deployment rather than overstaffing or firefighting.

Key Leadership Insight

AI does not reduce cost by removing people — it reduces cost by eliminating inefficiencies.

2. Enhanced Credit Decisions: Smarter Lending, Lower NPAs

The Profitability Problem in Traditional Credit Appraisal

Conventional credit decisions often rely on: Historical financials, Static ratios, Manual judgment. This leads to: Delayed recognition of stress, Subjective decision-making, Suboptimal risk pricing. AI transforms credit from a reactive function to a predictive capability.

How AI Improves Credit Profitability

a) Advanced Credit Scoring Models

AI models incorporate: Transaction behaviour, Cash flow patterns, Repayment discipline and External data signals. This creates a 360-degree borrower risk profile, far superior to traditional scorecards.

Profit Impact:

Better borrower selection = fewer defaults = lower provisions.

b) Early Warning Signals (EWS) for Stress Detection:

AI detects stress before it becomes visible in financial statements by tracking: Sudden changes in transaction velocity, Irregular repayments and behavioural deviations. This allows banks to: Engage early, Restructure proactively, Prevent slippage

Profit Impact: Reduced NPAs, better recovery outcomes, and improved asset quality.

c) Risk-Based Pricing: AI enables differential pricing based on actual risk. Good customers are rewarded and risky customers are priced appropriately or declined

Profit Impact: Improved risk-adjusted return on capital (RAROC).

Key Leadership Insight

AI does not eliminate credit judgment—it sharpens it.

3. Revenue Growth through Personalization and Cross-Selling

Why Traditional Cross-Selling Underperforms

Generic offers and mass campaigns suffer from: Low conversion rates, Customer fatigue and poor customer experience. AI enables precision selling, turning customer data into actionable insights.

How AI Drives Revenue Growth

a) Predictive Customer Needs

AI identifies: Life-stage events, Financial behaviour patterns, and upcoming funding needs. For example:

- Salary increase → investment opportunity
- Regular rent payments → housing loan potential

Profit Impact:

Higher conversion with minimal acquisition cost.

b) Personalized Product Recommendations

AI ensures the right product is offered to the right customer at the right time. Reduces mis-selling, improves trust and enhances long-term profitability

c) Churn Prediction and Retention

AI predicts customers likely to leave and suggests: Timely interventions and Personalized retention offers

Profit Impact: Retention is cheaper than acquisition—direct profitability gain.

Key Leadership Insight

Profitability improves not by selling more products – but by selling more relevant products.

4. Fraud Detection and Loss Prevention

Why Fraud Directly Erodes Profitability

Fraud impacts banks through: Direct financial loss, Investigation costs, Customer dissatisfaction and reputational damage. Traditional rule-based systems fail against evolving fraud patterns.

How AI Strengthens Fraud Defence

a) Real-Time Transaction Monitoring

AI continuously analyses: Transaction size, Frequency, Location and Behavioural consistency. Unusual patterns trigger immediate alerts.

b) Reduction in False Positives

AI distinguishes genuine customer behaviour from fraud, reducing: Unnecessary transaction blocks and Customer complaints

Profit Impact:

Lower investigation cost and improved customer retention.

c) Adaptive Learning

AI evolves as fraud tactics change—unlike static rule engines.

Profit Impact:

Sustained protection of revenue streams.

Key Leadership Insight

Fraud prevention is not a cost—it is profit protection.

5. Operational Excellence and Speed to Market

Why Speed Matters in Banking Profitability
Delayed decisions and slow processes result in: Lost business, Customer dissatisfaction and Competitive disadvantage. AI accelerates end-to-end operations.

How AI Improves Operational Excellence

a) Faster Turnaround Time (TAT)

Instant document checking, Automated approvals and Reduced dependency on manual review.

Profit Impact:

Faster TAT = higher customer acquisition and retention.

b) Smarter Product Design

AI analyses: Customer feedback, Usage patterns and Profitability metrics. This helps design profitable, customer-centric products.

c) Intelligent Decision Support for Leaders.

AI dashboards provide: Real-time profitability insights, Scenario analysis and Predictive forecasts

Profit Impact:

Better strategic decisions, improved capital allocation.

Concerns and Challenges: The Other Side of the Coin

Why Responsible AI Adoption Matters as Much as Profitable AI Adoption

While Artificial Intelligence has the potential to significantly enhance bank profitability, unchecked or poorly governed AI adoption can introduce new risks—financial, regulatory, ethical, and reputational. For banks, where trust, compliance, and stability are paramount, understanding these challenges is not optional; it is a leadership responsibility. The real challenge is not whether AI is powerful, but whether it is deployed wisely.

1. Data Quality, Data Bias and Model Risk: The Foundation Risk

Why This is a Critical Concern

AI systems do not think independently—they learn from historical data. If the underlying data is: Incomplete, Inaccurate, Outdated and biased. Then AI decisions will replicate and even amplify those flaws. In banking, this can have direct profitability and compliance consequences.

Key Challenges in Banking Context

a) Poor Data Quality

Many banks struggle with: Data silos across departments, Inconsistent data definitions and Legacy systems with fragmented records. When AI models are trained on such data, outcomes become unreliable.

Impact on profitability: Wrong credit decisions, flawed risk assessments, inaccurate forecasts.

b) Hidden Bias in Historical Data

Historical banking data may reflect: Past risk aversion towards certain segments, Regional or sectoral lending biases and Legacy policy-driven exclusions
AI trained on such data may unknowingly discriminate, even without human intent.

Impact:

- Ethical concerns
- Regulatory scrutiny
- Reputational damage

c) Model Risk and Overfitting

AI models may perform well in test environments but fail in real-world scenarios, especially during: Economic stress, Policy changes and Market disruptions

Leadership Risk:

False confidence in model outputs.

Key Leadership Insight

AI decisions are only as sound as the data culture of the bank.

2. Explainability, Transparency and Regulatory Expectations

Why Explainability Matters in Banking

Unlike many industries, banks are legally and ethically required to explain decisions—especially Credit rejections, Risk ratings and Customer profiling outcomes. Many AI

models function as “black boxes”, producing results without clear reasoning.

Challenges Faced by Banks

a) Black-Box Models

Complex AI models (deep learning, neural networks) provide high accuracy but low explainability.

Regulatory Dilemma: “How do we justify a decision we cannot fully explain?”

b) Customer Trust and Fairness

A customer denied a loan may ask:

- Why was my application rejected?
- What can I improve?

Without explainable logic, banks risk:

- Customer dissatisfaction, Complaints and disputes

c) Audit and Supervisory Scrutiny

Regulators increasingly expect: Model documentation, Decision traceability, and Clear accountability

Profitability Risk: Penalties, supervisory action, and forced rollback of AI systems.

Mitigation Approach

- Adopt **Explainable AI (XAI)**
- Maintain human-in-the-loop for critical decisions
- Treat AI as decision support, not final authority

Key Leadership Insight

If an AI decision cannot be explained, it cannot be defended.

3. Cybersecurity, Data Privacy and System Vulnerability

Why AI Increases the Risk Surface

AI systems require: Massive volumes of sensitive customer data, Continuous connectivity and Integration across systems. This makes them attractive targets for cybercriminals.

Key Risk Areas

a) Data Breaches. AI platforms aggregate high-value data—financial, behavioural, personal.

Impact: One breach can result in: Financial penalties, Loss of customer trust and Long-term reputational damage

b) Model Manipulation and Adversarial Attacks. Sophisticated attackers can: Manipulate input data, Mislead AI models and exploit blind spots

c) Third-Party and Vendor Risks. Many AI solutions rely on: External vendors, Cloud platforms, Fintech partnerships

Concern: Loss of control over data and decision logic.

Key Leadership Insight

AI strength without cybersecurity strength is a profitability illusion.

4. Workforce Disruption, Skill Gaps and Change Resistance

The Human Side of AI Adoption

AI often triggers anxiety among employees:
Fear of job losses, Fear of redundancy and
Fear of irrelevance.

If not managed well, this can lead to:
Resistance, Low adoption and Cultural
friction

Ground Reality in Banks

a) Task Displacement vs Job Displacement

AI replaces: Repetitive tasks and Rule-based
processes. But banking still requires:
Judgment, Relationship management and
Ethical reasoning

Challenge:

Helping employees understand this
distinction.

b) Skill Gaps

AI demands new skills: Data interpretation,
Digital literacy and Decision oversight
Without reskilling, banks risk creating: A
divided workforce, Dependence on vendors

c) Leadership Readiness

Many leaders understand banking deeply—
but not AI.

Risk:

Either blind resistance or blind acceptance.

Key Leadership Insight

AI transformation fails more due to people
related issues than technology issues.

5. Over-Reliance on AI and Loss of Human Judgment

The Danger of Automation Bias : Automation
bias occurs when humans over-

trust AI outputs, stop questioning
recommendations and defer responsibility
to systems. In banking, this is very
dangerous.

**Why Human Judgment Remains
Irreplaceable. AI struggles with:** Ethical
dilemmas, Exceptional cases, Black-swan
events and Contextual nuances

Examples:

- Pandemic disruptions
- Sudden regulatory changes
- Unforeseen geopolitical risks

Risk:

AI may recommend decisions that are
technically correct but strategically flawed.
Balanced Decision Architecture
Best-performing banks adopt: AI as decision
enhancer and Humans as final
accountability holders.

Key Leadership Insight

AI should inform decisions, not absolve
responsibility.

6. Ethical, Social and Reputational Risks

Beyond Profit and Compliance. Banks
operate on trust. Even legally compliant AI
can raise: Ethical questions, Social concerns
and Public perception risks.

Examples:

Algorithmic discrimination, Excessive
surveillance and Lack of consent awareness

Long-Term Risk:

Erosion of public trust, which no technology
can repair quickly.

Leadership Responsibility

Banks must define: Ethical AI principles, Fairness benchmarks, and Clear accountability

Closing Reflection: The Leadership Test of AI Era

AI offers banks immense profitability potential—but **only when guided by wisdom, governance, and human values.** The real competitive advantage will belong to banks that: Balance innovation with caution, Combine machine intelligence with human judgment and treat AI as a strategic partner, not a shortcut

Editorial Thought for Bank Leaders

In the AI era, profitability will not belong to the fastest adopters—but to the most responsible ones.

Actionable Roadmap for Banks

1. Identify High-Impact Use Cases First

Focus on areas with:

Low regulatory risk and High scalability

2. Invest in Data Foundations

Data quality, Integration across silos and Robust governance frameworks

3. Build AI Literacy Across the Organization.

Train leaders to ask the right questions and Upskill employees for AI-augmented roles

4. Strengthen Risk and Compliance Integration. Align AI initiatives with regulatory expectations, and Document model logic and outcomes

5. Measure What Matters.

Track: Cost savings, Revenue uplift, Risk reduction and Customer satisfaction.

The Way Forward: AI as a Strategic Ally, not a Silver Bullet. AI is neither a magic wand nor a threat—it is a powerful tool. Its impact on bank profitability depends on how thoughtfully it is deployed.

Banks that combine AI with human wisdom, Invest in governance alongside innovation and Focus on long-term value rather than short-term hype will emerge stronger, more resilient, and more profitable.

Conclusion: Leading the AI-Powered Bank with Wisdom

Artificial Intelligence offers banks an unprecedented opportunity to redefine profitability, efficiency, and customer engagement. At the same time, it demands responsible leadership, ethical deployment, and strategic clarity.

The future belongs to banks that view AI not just as a technology initiative, but as a business transformation journey—one that balances innovation with integrity, speed with stability, and profitability with purpose.



About the Author

Shri Shailesh Kumar joined Union Bank of India as Probationary Officer in the year 2006. He has worked in different capacity at different location over the past 18 year. To name a few , Faculty , Branch Manager, Inquiring Authority , He has also worked and was instrumental in setting up of Centralised Credit Guarantee Cell, MSME at Mumbai. He has done M.B.A (Marketing) and M.B.A (H.R.) dual specialisation. He is a certified Credit Professional by Indian Institute of Banking & Finance (IIBF); He holds Diploma in Information & System Management (DISM), JAAIB & CAIIB from IIBF.

“

I can do things you cannot, you can do things I cannot; together we can do great things.

”

Mother Teresa



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STATE BANK INSTITUTE OF LEADERSHIP, KOLKATA
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The Significance of Two-Way Communication in Building High-Performance Teams

On a Monday morning, a frontline branch team gathered for their routine meeting. The atmosphere was tense—targets were high, customer expectations were rising, and the team felt stretched. The branch manager, sensing the unease, paused the agenda and asked a simple question:

“Before we discuss numbers, tell me—what is getting in your way?”

At first, there was silence. Then one voice spoke, then another. The concerns were not about capability, but clarity. Not about willingness, but workload distribution. Not about performance, but communication gaps.

By the end of the conversation, the team felt lighter, more aligned, and more connected. Nothing revolutionary had happened—except one thing:

Two-way communication replaced assumptions with understanding.

This moment captures the essence of high-performance leadership. Teams don't fail because people lack skill—they falter because leaders and members stop listening to each other.



Shri Deepak Pramanik



Shri Saptarshi Gupta

Aidias Consulting Group

Two-Way Communication: The Foundation of Trust and Clarity

Two-way communication is more than exchanging information; it is the exchange of meaning. It transforms leadership from a directive role into a collaborative process.

As George Bernard Shaw famously said:

“The single biggest problem in communication is the illusion that it has taken place.”

Leaders often believe they have communicated simply because they have spoken. But communication becomes meaningful only when there is:

- Expression and reflection
- Speaking and listening
- Clarity and confirmation
- Dialogue and shared understanding

Two-way communication builds trust because people feel heard. It builds accuracy because misunderstandings reduce. It builds alignment because expectations become clear. And most importantly—**it enables teams to own outcomes rather than follow instructions.**

Why Listening Matters More Than Speaking

Listening is the heartbeat of two-way communication. Teams open up only when leaders show genuine curiosity and presence.

Listening also helps leaders understand the non-cognitive self—the emotions, motivations, biases, and pressures that influence how people behave. Beneath every role is a human story, and communication becomes effective only when that story is acknowledged.

When leaders listen:

- Problems surface early.
- Solutions emerge naturally.
- Emotional tension reduces.
- Collaboration becomes easier.
- Accountability grows voluntarily.

Carl Rogers captured it well:

“When someone really hears you without passing judgement, it feels like a breath of fresh air.”

High-performance cultures begin with this breath.

How Two-Way Communication Creates High-Performance Teams

Once open communication is established,

teams transition from coordination to collaboration. And collaboration is the birthplace of high performance. Two-way communication supports team building in five powerful ways:

1.It Creates a Shared Purpose

When team members understand the “why” behind goals, they commit emotionally—not mechanically.

2.It strengthens relationships

People work harder for leaders who listen to them and harder with colleagues they feel connected to.

3.It empowers problem-solving

Teams become solution-oriented because they feel safe to express ideas and concerns.

4.It builds accountability

Dialogue ensures that expectations are clear and commitments are mutually understood.

5.It drives adaptability

In dynamic environments, information flows quickly and accurately, enabling teams to adapt without confusion.

High-performance teams are not born—they are built through conversations that create clarity, trust, and shared ownership.

The Shift from Communication to Commitment: Mr. RAO Mindset

Even with strong communication, teams cannot excel without responsibility, accountability, and ownership.

This is where the RAO mindset becomes a natural extension of two-way dialogue.

- **Responsibility is knowing what must be done.**
- **Accountability is accepting consequences without excuses.**
- **Ownership is stepping forward, not waiting to be asked.**

Two-way communication fuels RAO because it removes ambiguity, sets expectations, and allows people to voice obstacles before they become failures.

When teams communicate openly, RAO behaviours flourish. When RAO behaviours flourish, performance transforms.

Head-Heart-Hand: A Practical Model for Leaders

Building a high-performance team through communication requires leaders to engage on three levels:



Head – Provide clarity

Explain the purpose, expectations, and outcomes clearly.

People perform better when they understand the “why.”



Heart – Build connection

Listen without judgement, encourage openly, appreciate sincerely.

People contribute more when they feel respected.



Hand – Enable action

Delegate meaningfully, involve people in decision-making, allow them to lead small initiatives.

People grow when they are trusted with responsibility.

When these three align, communication becomes culture—and culture becomes performance.

The Concept Comes Full Circle

Two-way communication is not a technique; it is a leadership philosophy. Team building is not a one-time activity; it is an everyday commitment.

When teams speak and leaders listen, when leaders share and teams respond, when dialogue becomes habit and understanding becomes culture—the organisation shifts from instruction-driven to insight-driven.

High-performance teams emerge when:

- People feel safe to speak.
- Leaders feel responsible to listen.
- Meaningful Communication replaces assumption.
- Understanding replaces confusion.
- Ownership replaces dependency.

As leadership expert John C. Maxwell reminds us:

“Teamwork makes the dream work—but only when communication makes the team work.”

In organisations that master two-way communication, performance is not forced. It becomes a natural outcome of clarity, connection, and shared commitment.

The Monday morning conversation that opened this story wasn't special because of any groundbreaking technique—it was transformative because someone chose to listen before leading.



About the Authors

Shri Deepak Pramanik

Shri Deepak Pramanik is a distinguished leader and visionary in the consulting industry, renowned for his strategic acumen and transformational leadership. With over three decades of experience. An alumnus of the Indian Institute of Technology Madras, where he earned his B.Tech in Mechanical Engineering, and the Indian Institute of Management Calcutta, where he completed his Post Graduate Diploma in Management, Deepak's career is marked by significant achievements and contributions to various industries. Deepak Pramanik is a powerhouse of knowledge and skills, with expertise in Leadership Development, Brand Consulting, HR Consulting, Management Consulting, Healthcare Consulting, Digital Marketing.

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Leadership that Gets Results in the New Age

The current financial services eco system is changing at a rapid speed.

The products, players, tech stack, operating models, enablers are evolving at a lightning speed. This calls for new ways of working and evolved ways of leading teams.

We can no more think of siloed products or imagine banking as a separate activity. Banking is integrated and embedded with customers needs. With digitisation, products are democratised to a great extent and differentiators are far and few. Any product innovated with whatsoever great features and functionality, can be replicated within days and the competitive advantage is short lived. Customer experience, brand affinity and brand pride decide the winners.

Earlier setup of banks with branches, regional offices and head offices are fading away and new operating models like digital banking, neo banking, DBUs, supply chain financing, embedded finance, micro market segments, market place, platform models, digital payment solutions like UPI, NEFT, IMPS, usage based pricing, mass customisation with hyper personalisation, curated risk management and underwriting models are widening the scope of leadership decisioning across the originally siloed domains and integrating technology with business, risk and compliance.



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DPI, digital first approach, increased data governance and data powered business decisioning, sustainability and financial inclusion warrants a more holistic approach in product design and process innovation. Similarly, tech trends like AI, ML, Open banking, neo banking, cloud, hollow the core, API platforming, block chain, fintech collaboration, agentic AI and generative AI are no more a CTO challenge. These are important aspects of business strategic decisions for growth and stability.

Now, lets look at the players. The customers, employees and the regulators. We will exclude regulators for this discussion as they have very different challenges in this growing volatile geopolitical environment, increasing global visibility and participation, increased threats of evolving nature and the growing



power of data lead governance. We will keep them aside.

Our customers are the reason we are here. Employees are our pillars who are making it all happen. Their demography is changing and we are slowly embracing the Gen Z into this cohort. Gen Z are very different, more demanding with respect to quality and service, digitally robust, impatient, lesser span of attention and instant gratification. Most of them are also not so financially savvy. It calls for very specific skills to please them with right products, guidance and different leadership styles to manage them.

Geo political scene is also very interesting with global powers changing, alliances shifting, tariffs, trade tensions, monetary policies, global supply chains disrupting, dynamic sourcing strategy, growing inflation with its impact on commodity prices and purchasing power, shifts in investment portfolios to avert risk. All these are impacting the Indian banking system more than what it used to be earlier. Every leader has to understand the aspects and integrated impact of macro as well as microeconomics.

Finally, our Vikshit Bharat aspiration, vision to be in the top 100 banks in the globe, we must focus on operational efficiency and service excellence. All the above aspects contribute to this period being very different to what it was few years ago. Hence, it is New and the reason why

Leadership needs to be reimagined.

Before we talk about leadership where we lead and manage our teams, let's talk about self-leadership.

Leading yourself with purpose, clarity and responsibility to unlock your full potential and achieve meaningful outcomes as a tribe. It is all about staying healthy and relevant, being **self-aware** of our own strengths, weaknesses, accept us the way we are and **stay motivated**. It is important to find our ikigai. The fusion of purpose, passion and skills to create an impact in ourselves, community, society and the civilisation. As we evolve as leaders, with more responsibilities and more pressure, we must **be considerate and kind** to all around – be it our family, helpers, neighbours, teams and our vendors. Everyone is operating in their own sphere for a purpose and we should be able to respect all of them for what and who they are. As leaders, when we embrace change, it is paradigm to **be constructive** and strive to add value. We should practice not reacting but responding. **Being responsive** will nurture a very healthy environment for us and those around us. Finally, one must always be open to unlearn and relearn. Let's be clear that whatever brought us here will not take us further. **Continuous learning, perseverance and resilience** to take everything that comes by in one's stride will groom us into great individuals who can lead oneself with clarity and confidence.

As we increase our self leadership quotient,



it is important to hone our skills to lead in this new age. Few leadership traits which I feel are critical in this new digital, tech enabled age to lead are about

1. Stitching perspectives & expectations :

Customers, employees and regulators. It is no more uni dimensional. Leadership is all about synthesising multi layered multi dimensional views, thoughts and ideas to arrive at a optimal solution.

2. Contextual leadership : One style fits all is no more true. It is no more about our past achievements, it is about our future potential and more fluid intelligence. A good result oriented leader would be context sensitive in their decisioning, always on the look out to continuously improve their actions and make course corrections if required.

3. Cultural Fluency: Every person's beliefs and behaviours are influenced by their own culture, background, upbringing and experiences. It is important to understand and embrace the diversity and promote integrity.

4. Techno Uthopist: A new age leader is someone who is open to use and explore emerging technology to better their solutions. They are techno evangelists and drive tech enabled change to deliver superior solutions.

5. Agile, Persistent and decisive : Research

shows that there can be 30% improvement in organisational efficiency if leaders are more decisive. Being decisive does not mean being rigid. Good leader should be agile. Agile does not mean simply huddles, squads and cadences. The way the vision is being executed should be agile which means we wholeheartedly accept minimum viable product, experiment, improve, pilot and then extend to the larger community. This will help us to accelerate the speed to market and improve the product precision.

6. Emotional Intelligence: In these days of multi generational workforce, customers, emotional intelligence plays a bigger role than your academic intelligence. As leaders we have to understand different styles of working, individual strengths and challenges and nurture talent to deliver the outcomes. More and more bots and AI agents come into workforce, the human to human equation needs to be stronger and real.

7. Continuous Learning: A good leader is someone who constantly upskills and learns. Human evolution stops when learning stops. Learning can be through systematic and unstructured methods. Given our daily routine, there is a lot of opportunity for experiential learning. Urge all of you to learn from the various experiences plus do spend at least 15 mins everyday to learn something new, something completely not connected to your work or career. This activates the brain and helps prevent new age diseases like dementia Alzheimer etc. Moreover, it

makes us an interesting personality with varied understanding and diverse perspectives.

8. Finally, it is about expanding your awareness. We spoke that in the self-leadership section. Important to know you well to lead well.

Finally, as leaders suggest we focus on clarity and not speed, outcomes and not

cost, nurturing and not directing, asking right questions rather than giving all answers, drive a sense of urgency without bureaucracy, enable teams rather than doing it on your own, focus on building resilient holistic solutions which stands the test of time.

Good luck to all the future leaders who will be steering our banks towards the Vikshit Bharat Vision.



About the Author

Ms Aarthy Rangarajan is a Partner, Business Consulting, EY India and a seasoned banker with 25+ years of experience across India and Singapore. She has held leadership positions at IDFC First Bank and Standard Chartered Bank, driving customer-centric digital transformation and data-led organizational change in retail and SME banking. With expertise in large-scale, multi-geography business transformation, she has successfully led programs across trade finance, cash management, and payment operations, as well as managing back-office processing hubs.

“

Leadership and learning are indispensable to each other.

”

John F. Kennedy



State Bank Institute of Leadership, Kolkata

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Leading Teams and Achieving Outcomes with a Suitable Leadership Approach

Introduction

To achieve success in organisations, teams must be led effectively. However, there is no one-size-fits-all approach to leadership; many leadership philosophies have varying effects on team performance, depending on the circumstances, followers' level of maturity, and task complexity. This article explores the primary theories of leadership styles, as well as the impact of selecting and adapting a style on achieving results. Furthermore, how leaders should assess conditions and modify their approach to maximise team performance.

Today's organisations operate in environments that are dynamic, complex, and unstable. Teams are expected to perform both conventional tasks and innovative tasks, and these tasks are becoming increasingly distant and interdisciplinary. In such situations, team leadership becomes more challenging yet demanding. The way a leader leads is more important than his/her physical presence. Therefore, questions arise about which leadership style or styles result in better task performance and results. Which contextual factors impact these effects? And what adjustments can leaders make to optimise performance? The article addresses these questions by reviewing



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leadership literature (with emphasis on transformational, transactional, and situational/contingency models), exploring how these styles influence execution and performance, and drawing implications for practice.

Theoretical Frameworks and Styles of Leadership

According to Burns (1978) and Bass & Avolio (1994), transformational leaders motivate followers by presenting a compelling vision, encouraging critical thinking, demonstrating personalised attention, and serving as role models. Beyond their immediate self-interest, these leaders seek to increase the morale and motivation of their people. On the other hand, transactional style is more formal and structured. It is based on exchanges between the leader and followers. For example,

provisions for rewards upon meeting objectives, corrective actions for underperformance, an emphasis on structure, tasks, and performance criteria, etc. Previous research shows that transformational leadership is positively related to many job attitudes, such as team performance, innovation, job satisfaction, and organisational commitment. Research indicates that transformational leaders, beyond their own self-interest, strive to enhance the morale and motivation of their team members.

It is observed that leaders show various behaviours in varied situations. These behaviours are perceived as directive, supportive, participative, and achievement-oriented, but their effectiveness depends on environmental and follower characteristics. The leader's role is to clarify the path, remove obstacles, provide rewards, and adapt their style to the needs of their followers.

Leadership Style Impacts Execution of Results

Execution is the process of converting goals and plans into tangible results, such as completed projects, sustained quality, met deadlines, and innovations or improvements. When duties are unclear, timeframes are short, or followers lack expertise, task-oriented or directive leadership can be helpful. These leaders establish positions, give structure, and

specify what must be done, when, and by whom. Teams often squander time, repeat effort, or fail to coordinate effectively when there is a lack of clarity. Complex or knowledge-based work is also found to benefit from shared leadership, which divides leadership responsibilities or influence among team members.

When execution calls for cooperation and integration, people-oriented behaviour, trust, psychological safety, acknowledgement, and feedback all contribute to strengthening team cohesion, lessening conflict, and enhancing coordination. Even when instructions are clear, execution suffers if team morale or trust is low. The degree of competence and dedication of followers must be reflected in the leadership style. **Leaders who are rigid in their style, always directive, always transformational, etc., may underperform when the situation demands a different approach.**

Leadership and Execution Challenges

People seek consistency in the behaviours of their respective supervisors; therefore, employees may become confused by frequent changes in leadership style. As a result, even while adaptation is necessary, leaders must uphold consistency in their trust and principles. What leadership styles are possible may be restricted by organisational culture, structure, and established conventions. For example,

participatory or shared leadership may encounter opposition in hierarchical or public sector contexts. Not every leader possesses cross-style skills. For instance, some people may be more adept at transactional or directive styles but less at ease with transformative behaviours like individualised thoughtfulness and inspirational motivation. Styles may be interpreted differently by followers. A directive approach could be interpreted as micromanagement, while a participative approach could be seen as indecision. Performance and morale are also impacted when a leader's self-perception aligns with that of their team. The lack of congruence between leaders' and followers' perceptions may inhibit the performance of both.

Practical Implications

Managers are advised to cultivate leadership skills in both themselves and others by employing a variety of approaches (directive, participative, and motivating) and being aware of when to use each approach. When appropriate, managers can also promote shared leadership by allowing leadership responsibilities to shift according to a task or stage.

Execution necessitates clear communication of objectives, schedules, expectations, and feedback regardless of leadership style. Organisations should foster openness to participation, tolerance for errors (where creativity is required), and

psychological safety. This makes it possible for innovative styles to be successful. Last but not least, a leader's approach may need to change over time. Therefore, leaders and organisations can use a variety of tools (leadership skills and style instruments) to evaluate followers' abilities, motivation, experience, and job ambiguity in order to improve execution through appropriate leadership styles.

Conclusion

In team environments, execution and achieving outcomes depend not only on having a "strong leader," but also on having the appropriate leadership style that is tailored to the task's requirements, the situation, and the followers' level of readiness. In situations involving change, innovation, or where dedication and drive are crucial, a transformative style is more required than a transactional one. When there are structures, deadlines, or well-defined tasks, transactional or directive approaches are crucial. Models of situational, contingency, and shared leadership demonstrate the importance of adaptability and precise diagnosis.

For organisations and leaders, the message is strong that they should invest in diagnostic capacity, leadership development, and systems that enable adaptation. With the right style of leadership matched to the context, teams are much more likely to deliver results, meet deadlines, innovate, maintain morale, and grow over time.

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Success is no longer about changing strategies more often, but having the agility to execute multiple strategies concurrently.



Pierre Nanterme

Tiriya Village: A True Model of Teamwork

Tucked away in the Bastar district of Chhattisgarh, the small village of Tiriya has now become a subject of global admiration. The Rights and Resources Initiative (RRI), an international organisation, included Tiriya among the top fifteen communities in its 2025 Collective Action Awards. This honour was bestowed after evaluating more than 190 communities from across the world. RRI works in Africa, Asia and Latin America to strengthen the land and forest rights of indigenous and rural communities. Today, Tiriya stands as an inspiring example of how leadership, tradition and collective action can guide a village towards meaningful progress.



This article seeks to understand what the people of Tiriya did to earn such recognition and a new identity on the world stage.

Background of Tiriya and Its New Identity

Located on the border of Chhattisgarh and Odisha, Tiriya may appear small and simple



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at first glance, but its story is layered and alive. Surrounded by dense forests, it is home to the Dhurwa tribe, with nearly 400+ residents. For years, Tiriya remained remote and disconnected from development. The pathways resembled narrow forest trails, basic facilities were scarce, and fulfilling everyday needs was a challenge.

The turning point came when a few young villagers began to believe that collective effort could transform the village. Their idea found space in community discussions, evolved into a plan, and gradually the entire village united behind it. The results were slow but steady. Visible change began to appear. New enthusiasm grew, and a positive spirit spread across the community. This unity drew the attention of many organisations. Today, Tiriya is no longer an ordinary village but a living example of trust and teamwork

that can guide even the most remote settlements toward a new direction.

A Journey of Change Rooted in Rights and Responsibility

The year 2020 brought a significant shift for Tiriya. Under the Forest Rights Act, the Gram Sabha claimed community ownership over nearly 3057.76 hectares of forest land and officially received these rights. With such a vast responsibility came new challenges. Forest protection, conservation of minor forest produce, prevention of illegal logging, and safeguarding against external encroachments—all became the village's responsibility.

The Gram Sabha and Forest Management Committee were immediately activated. Every age group participated. Elders shared their traditional knowledge, youth contributed energy and labour, and women took equal part in decision-making. Together, they built a strong community-led governance system.



Forest patrolling routes were fixed. Illegal logging from border areas was stopped, and

every attempt at encroachment was handled promptly. Earlier, forest fires were common each summer. But with increased vigilance, not a single incident has occurred in recent years. Tiriya proved that when an entire community shoulders responsibility together, even the most difficult tasks become achievable.

Cleanliness, Environment and a Shift in Mindset

The next chapter of Tiriya's transformation focused on cleaning the riverbanks and improving the local environment. The village sits near the confluence of the Ganesh Bahar stream and the Shabari River. Over time, this area had turned into a dumping ground. People disposed of waste without thought, and the beauty of the riverbank faded. The Gram Panchayat took this situation seriously. A strict ban on dumping waste was introduced. A detailed cleaning plan was created, and eco-friendly dustbins were installed at multiple points. Women, children and youth joined the effort with enthusiasm. The cleanliness drive soon became a daily habit. People cleaned the riverbanks together, ensured no one littered, and even counselled those who did.

This was not a cosmetic change. The villagers' thinking changed. Cleanliness came to be seen not only as responsibility but as respect for one's own land. Slowly, cleanliness became a cultural practice in Tiriya. Homes, pathways and public spaces were maintained with care. Environmental awareness became a shared habit and an

essential part of daily life.

Tourism, Livelihood and a New Path Through Bamboo Rafting

When the villagers realised that the forest and river were not only resources to be protected but also opportunities for sustainable livelihood, they took another significant step. The Forest Management Committee decided to develop the confluence area as a tourism site. After extensive discussions, the “Tiriya Sangam Tourism Project” was launched in 2023. Villagers built bamboo and wooden rafts and began ferrying visitors across the river. This method was simple, local and environmentally safe. Families operating the rafts began earning a steady income, many for the first time. The natural beauty of the confluence, combined with the warm hospitality of the villagers, drew visitors from various parts of Chhattisgarh and even neighbouring states.

A voluntary cleanliness team of women and youth was formed to maintain the area. They ensured daily cleaning, prevented littering and guided visitors in keeping the environment clean. As tourism grew, villagers also took up fish farming, creating another livelihood stream. During the monsoon months, when the river currents become strong, tourism is paused from June to September. This decision is made collectively, prioritising visitor safety. Tiriya demonstrated that nature

conservation and development can coexist when the community works responsibly.



Collective Leadership and Tiriya's Global Recognition

In Tiriya, the Gram Sabha meets once every month, with full participation from the community. Meetings are held at night so that women can attend without difficulty. All decisions related to development, forest protection, cleanliness, tourism and livelihoods are taken collectively. No single voice dominates. Every issue is discussed, and decisions emerge from consensus. This collective leadership became Tiriya's greatest strength. Today, this small tribal village stands before the world as an example of how faith, unity and shared responsibility can lead to sustainable progress. Tiriya teaches that forests remain safe, society moves forward and development stays in harmony with nature when people walk together in a single direction.

A Village Honoured, A Lesson for All of Us

Tiriya's Gram Sabha never focused only on immediate needs. It thought ahead, planned



for the coming years and made decisions with a long-term vision. The village's strength has always been active community participation. Every family played a part. Women, men, youth, children and elders worked towards a common purpose. The villagers also showed how thinking beyond personal interest strengthens society. No one prioritised individual gain; the village's well-being remained central. This approach made Tiriya not only environmentally secure but economically stable as well. Their journey is a testament to determination. Limited resources, harsh weather and challenging circumstances could not stop them. Every problem was addressed calmly through discussion, and work continued without interruption. Even the decision to suspend tourism during the monsoon reflects their commitment to safety and responsible management.

Above all, Tiriya's greatest strength has been unity and the genuine spirit of working together. The village teaches that teamwork is the foundation of any real transformation. Whether forest protection, cleanliness, tourism or livelihood—every task was shared. People divided responsibilities according to capability, and this harmony made Tiriya

stable and resilient.

It is this collective leadership and enduring unity that earned the village global respect. The “Collective Action Awards” received from the Rights and Resources Initiative in 2025 is a well-deserved recognition of Tiriya's strong community spirit and its exemplary teamwork.

To conclude:

This remarkable story of a small village never fails to inspire me, and I often share it with my students. And why not? The simple and hardworking people of Tiriya teach us that determination and consistent effort can overcome even the toughest challenges. They remind us that success is rarely sudden; it comes when an entire community stands together with a shared purpose.

Tiriya shows that true teamwork emerges when each person understands their responsibility, respects others and places collective welfare above personal gain. It is this shared spirit that strengthens any group, and this is the message Tiriya offers us with quiet confidence and enduring grace.





“Together We Rise”

***When one person walks alone,
the road feels long and slow.***

***But when many walk together,
the path begins to glow.***

***One voice may shake with doubt,
but many voices stand strong.***

***A small effort becomes powerful
when shared by everyone.***

***When hands reach out to help,
the load grows light and kind.***

***When hearts trust one another,
peace enters every mind.***

***No hill is too high to climb,
no storm too dark to face.***

***A team can cross great distances
with quiet, steady grace.***

***Hope grows brighter in such moments,
like morning in the sky.***

***For when we rise together,
we rise stronger than we try.***



About the Author

Dr (Ms) Naved Siddiqui is an Assistant Professor and Guest Lecturer in Chemistry at Government JMP College, Takhatpur, District Bilaspur, Chhattisgarh. She joined the college on 06 August 2024 and works as part of the teaching staff. She holds an M.Sc. in Chemistry, an M.Phil, and a Ph.D. Her academic training reflects strong subject knowledge and research orientation.

“

*Coming together is a beginning;
keeping together is progress;
working together is success.*

”

Henry Ford

Reimagining BFSI Competitiveness by Driving Business Agility

In the modern digital economy, data loses value rapidly - a phenomenon known as data decay. Organizations that succeed are not those with the most data, but those that convert data into timely, actionable intelligence. Business agility is therefore defined by the speed at which organizations sense events, decide, and act - all in a human-centred way. Competitiveness in BFSI by enhancing business agility.

The Data Agility Challenge

Many enterprises remain trapped in slow decision cycles driven by bureaucratic approvals, fragmented data systems, and legacy infrastructure. These constraints push organizations into the Zone of Ineffectiveness, where outdated insights lead to missed opportunities and suboptimal business outcomes. The time taken for data utilization and the business impact derived is directly proportional. Prioritization of speed, automation, and decentralized decision-making enable organizations to reside in the Zone of Effectiveness.

Key Drivers of Data Decay

- Slow and hierarchical approval processes



Shri Minal Shanghavi

Director, Destacto

- Data silos across CRMs, ERPs, and operational systems
- Lack of data granularity and standardization
- Limited business context in analytics design
- Legacy IT systems unable to process real-time data

Organizational and Technology Enablers to enhancing agility

Leading businesses have adopted several proven, innovative as well as cutting-edge enablers to cut through their slow /ineffective decision making, as enumerated below:

Organizational and Process Enablers

Strategic Focus on Agility	Management should empower frontline teams with data, tools, and decision-making authority to drive faster action and results while minimizing slow, hierarchical review processes.	Directly targets the cultural drivers of the Zone of Ineffectiveness.
Management Review & Work Practice Transformation	Organizations must overhaul management review practices to eliminate unnecessary processes that slow decisions, such as frequent reporting cycles and excessive executive approvals.	Breaks down bureaucratic hurdles & empowers frontline decision-makers.
Right Design and Highlighting of Exceptions	Organizations should invest in design-thinking-driven analytics and visualization capabilities that surface real-time exceptions and deviations, not just historical data.	Ensures human focus is on the most valuable, urgent, and actionable data points, maximizing decision ROI.
Control Tower Investment and Design	The companies should invest in business-led design of control towers, defining meaningful triggers and alerts based on process expertise rather than technology alone.	Converts raw data into actionable events that drive immediate operational action.

Several new technology offerings have supported such transformations by enabling businesses to build additional visibility and pull-down data/information barriers.

Technology Enablers for Real-Time Agility

Availability of Data (Unified Access)	Centralized data lakes or fabrics provide instant, authorized access to all data, removing delays from searching and extraction.	Data is democratized, reducing the time from capture to utilization.
Internet of Things (Sensors, POS etc.)	Capturing data in real time at the source through POS systems and IoT sensors ensures the freshest and most accurate operational insights.	Ensures real-time capture at the moment of truth, stopping decay before it starts.
Digital Twin and Control Towers	IoT-powered digital twins feed a control tower that acts as a centralized, dynamic visualization and alerting hub.	Delivers real-time triggers and alerts for immediate intervention, eliminating reliance on delayed reports.
Data Granularity Standardization	Enforce granular data capture at ingestion and consistent data governance across all business units.	Ensures data richness for advanced analytics and maximum real-time value.

Design Thinking (DT) as the Bridge

Design Thinking is a human-centric methodology for solving complex, ambiguous problems by focusing on human needs, reframing challenges from users' perspective, and rapidly ideating, prototyping, and testing solutions. Destaco leverages the DT methodology by deeply understanding stakeholder needs, framing the right problems before building solutions. Rapid prototyping and iterative testing shorten innovation cycles and enable faster pivots based on real feedback. Cross-functional collaboration breaks silos and speeds up decision-making. Design Thinking also fosters a culture of learning and calculated risk-taking, reducing dependence on rigid plans. Together, these practices have helped help organizations respond quickly to change while delivering solutions that are both relevant and scalable.

How DT Benefits Business Agility	
Benefit	Impact
Human-centred insights	Better problem framing and market fit
Cross-functional teams	Faster decisions and execution
Rapid prototyping	Shorter innovation cycles
Iterative learning	Reduced risk and better adaptation
Strategic focus	Clarity and alignment across teams

BFSI Sector Insights: National and Global Perspectives

India: The rapid rise of UPI & real-time payments, digital lending, increasing

competition and embedded finance has dramatically increased transaction velocity and fraud risk. Leading banks and fintechs are deploying real-time fraud monitoring, automated credit decisioning, and centralized risk command centres to act within seconds rather than days. Regulatory expectations around operational resilience and customer protection further amplify the need for agility.

Global: Internationally, banks and insurers are adopting event-driven architectures, cloud-native cores, and AI-powered surveillance systems. Real-time liquidity monitoring, trade surveillance, and anomalous claims detection enable proactive risk management. Successful institutions decentralize decisions while maintaining strong governance through data standardization and digital control towers.

Real-life examples

Policybazaar: India's largest insurance aggregator, enabled small independent teams to work autonomously and iterate quickly, so that they can choose and build features as well as deploy without long approval chains. This is supported by its tech stack which is based on microservices and cloud infrastructure as well as a home-grown data lake.

Impact:

- Fewer handoffs and approvals
- Rapid scaling and independent deployments

- Faster decisioning and analytics without central bottlenecks

DBS Bank: DBS Bank has extensively used Design Thinking / Customer Journey Mapping to orient their organization and people to be customer centric. People are given the freedom to decide, take ownership and make things happen. They are enabled to make decisions based on data, while maintaining accountability. DBS Bank's principle – 'If an employee has the data and clarity, they should not need permission'. They removed multi-layer approval chains and encouraged employees to "act first within principles".

Impact:

- Faster response to customer issues
- High employee engagement
- Recognized globally for enterprise agility

Why these cases are credible and relevant?

Across these examples one common thing has been observed:

- Agility as organizational priority
- Human-centred design preceded technology
- Decision-makers were treated as primary users of data
- Data agility improved by reducing cognitive and process latency, not just system latency
- Real-time insights translated into real-time action

Conclusion

Across industries - and especially in BFSI - reducing data decay directly improves risk control, customer trust, and profitability. Organizations that combine real-time digital architectures with agile, human-centric work practices will consistently outperform peers in both national and global markets.

About the Author

Shri Minal Shanghavi is Founder and Director of Destacto. He holds a B.Tech. (Manufacturing Sc. & Engg.) degree from IIT, Delhi and PGDM from IIM, Ahmedabad, Mastering Design Thinking, Massachusetts Institute of Technology, Boston, USA (2022). With over 25 years of management consulting experience, he has worked across several industries like FMCG/CPG, Financial Services, Consumer Electronics, Steel, Cement, Industrial Components, Tyres, Chemicals and Pharmaceuticals as well as Engineering & Construction.

Stress Management: Transforming Pressure into Power

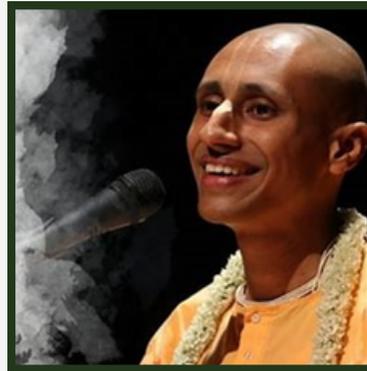
Stress has become one of the defining challenges of modern life. From tight deadlines and financial pressures to family demands and social comparisons, we live in a world where stress seems inevitable. Yet, the truth is that stress itself isn't always the enemy—it can be a powerful ally when we understand how to work with it.

The Illusion of the Greener Grass

One common source of stress is comparison. People constantly imagine that others are happier: engineers think bankers have it easier, bankers believe accountants are better off, and so the cycle continues. This illusion—that the grass is greener on the other side—breeds dissatisfaction. In reality, the grass is greenest where we water it. Contentment comes not from comparing lives but from cultivating our own.

Finding Joy in Work and Life

Much is said about “work-life balance,” yet balance isn't about separating work from life. True balance emerges when we find joy in both. Work becomes energizing when it transforms from duty into passion, from routine into something we actually look forward to. When work becomes romantic—something we cherish rather than resent—it stops being stressful and starts adding value to our lives.



Shri Nitai Das Prabhu
Motivational Speaker, ISKCON

Stress: Inside, Not Outside

Stress does not exist in external situations; it exists in the way our inner system processes those situations. Two people may face the same challenge—one crumbles, while the other thrives. The difference lies not in the circumstances but in their mindset. Stress, therefore, is not something to be eliminated but something to be managed and harnessed.

Stress as an Ally

Is stress good or bad? The surprising answer is that stress is essential. Without stress, there is no growth. Consider how athletes push their limits, students prepare for exams, or leaders rise in moments of crisis—all of it is powered by stress.

The key lies in using stress rather than being used by it. In the ancient Indian epic, the warrior Arjuna was paralyzed by the stress of



battle. Yet, guided with wisdom, he transformed that stress into focused energy, fighting with such intensity that only his arrows were visible. This is what happens when stress is directed productively—it sharpens our abilities and brings out our best.

A simple formula explains it well:

Stress = Expectation – Reality.

The wider the gap, the greater the stress. Comparisons—whether about careers, possessions, or lifestyles—stretch this gap unnecessarily. Real peace comes when we realign expectations with reality and shift focus to what truly matters.

The Four Pillars of LIFE

Managing stress effectively can be summarized in the acronym L.I.F.E.: Love, Invest, Focus, Experience.

L – Love Yourself

Each of us is unique, with strengths that are not meant to be compared. A fish cannot climb a tree, but it excels in swimming. Judging it by climbing ability will always make it appear foolish. Similarly, measuring ourselves by someone else’s talents only breeds frustration. Loving oneself means embracing individuality and counting blessings instead of deficiencies. As the saying goes: “I complained of having no shoes until I saw someone with no feet.” Gratitude dissolves stress at its roots.

I – Invest in Relationships

Humans are wired for connection. Like the

redwood trees that stand tall because their roots are interlinked, people thrive when they build supportive relationships. In contrast, the palm tree must grow roots as deep as its height to survive alone. Appreciation is the currency of relationships, and small gestures of gratitude go a long way. Strong bonds not only enrich life but also serve as buffers against stress.

F – Focus on Work

Distraction magnifies stress, while focus transforms it into achievement. The paradox of modern life is that we desire rewards without effort—money without work, recognition without responsibility, peace without depth. But life always pairs responsibility with recognition, perseverance with achievement. Staying updated and focused ensures growth, while stagnation breeds stress. As one business leader put it: “If you don’t get updated, you get outdated.”

E – Experience Within

The final pillar is turning inward. The mind, intelligence, and ego act like software, shaping our thoughts and actions. Just like a computer infected with a virus, our inner system too can be clouded by negativity. Practices like meditation and mindfulness work as antivirus programs, clearing the mind and restoring clarity.

An experiment with sound vibrations was shared, showing how different sounds created distinct patterns. It symbolized how

inner vibrations shape the outer reality of our lives. By tuning our inner frequency, we influence our external world.

The Bigger Picture

Stress is not about escaping life's pressures but about engaging with them in the right way. Instead of seeing stress as an obstacle, we can view it as raw energy waiting to be

directed. When handled wisely, stress fuels resilience, creativity, and growth.

The solution isn't to wish stress away but to transform it. Love yourself for who you are, invest in the relationships that sustain you, focus deeply on what matters, and cultivate inner experience. By embracing these principles, stress ceases to be a burden and becomes a bridge—leading not to burnout, but to fulfillment.



About the Author

Shri Nitai Das, is a lifestyle engineer, spiritual seeker, motivational speaker, writer and resident monk at ISKCON New Town, Kolkata. He is currently serving as the chairman of Community Development of ISKCON New Town, Kolkata. He holds a B.Tech. as well as M.Tech. degree in Electronics and Electrical Engineering from IIT Kharagpur. As a student, he had an illustrious career of being 3rd topper in IIT Kharagpur and also the state topper of Orissa in both 10th and 12th board exams. He co-founded the PARTHA Educational Institutions a blooming Edu-venture start-up. As a lifestyle coach for Daso'smi, ISKCON's community outreach program, his motivational seminars on varied topics are popular in housing societies, corporate houses, many reputed schools, and other engineering colleges like IITs and NITs. He has authored three books, "Secret Sutras for a Successful, Stress-free and Sacred Life", "Resonate with Divinity" and "The Sacred Knot" which provide immense priceless and practical wisdom for a satisfying life filled with serenity.



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